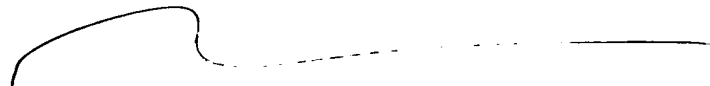


REMARKS

Claims 19-27 are pending in this application. By this Amendment, the title and Abstract are amended. Claims 1-18 are cancelled and 19-27 are new.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



William P. Berridge
Registration No. 30,024

Eric D. Morehouse
Registration No. 38,565

WPB:EDM/cqc

Attachment: Abstract

Date: April 26, 2005

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**DEPOSIT ACCOUNT USE
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